

Ghana - Financial Services

Report generated on: March 8, 2018

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Overview

Identification

COUNTRY

Ghana

EVALUATION TITLE

Financial Services

EVALUATION TYPE

Independent Impact Evaluation

ID NUMBER

DDI-MCC-GHA-NORC-IE-GRBCIP-2017-v01

Version

VERSION DESCRIPTION

Anonymized dataset for public distribution

Overview

ABSTRACT

Evaluation ongoing

KIND OF DATA

Aggregate data [agg]

TOPICS

| Topic | Vocabulary | URI |
|---------|------------|-----|
| Finance | | |
| Banking | | |

KEYWORDS

finance, banking, loans, MiDA, Ghana

Coverage

GEOGRAPHIC COVERAGE

National coverage; all rural banks.

UNIVERSE

Rural banks of Ghana

Producers and Sponsors

PRIMARY INVESTIGATOR(S)

| Name | Affiliation |
|-----------------------------------|-------------|
| NORC at the University of Chicago | |

FUNDING

| Name | Abbreviation | Role |
|------|--------------|------|
|------|--------------|------|

| Name | Abbreviation | Role |
|----------------------------------|--------------|------|
| Millennium Challenge Corporation | MCC | |

Metadata Production

METADATA PRODUCED BY

| Name | Abbreviation | Affiliation | Role |
|-----------------------------------|--------------|-------------|-----------------------|
| Millennium Challenge Corporation | MCC | | Review of Metadata |
| NORC at the University of Chicago | NORC | | Independent Evaluator |

DATE OF METADATA PRODUCTION

2017-06-21

DDI DOCUMENT ID

DDI-MCC-GHA-NORC-IE-GRBCIP-2017-v01

MCC Compact and Program

COMPACT OR THRESHOLD

Ghana Compact I

PROGRAM

Rural Development Project/MiDA's Financial Services Activity The stated goal of the activity was to "[e]nable rural banks to access computerized financial tools, link branches to head offices through improved telecommunications and establish a critical Automated Clearing House system to allow for more timely check clearing. 130 rural banks and 613 branches were automated." (<https://assets.mcc.gov/content/uploads/2017/05/countrybrief-2013002125101-ghana.pdf>)

MCC SECTOR

Capacity Building and Institutional Development (Cap Bldg & Inst Dev)

PROGRAM LOGIC

Rural Development Project/MiDA's Financial Services Activity The stated goal of the activity was to "[e]nable rural banks to access computerized financial tools, link branches to head offices through improved telecommunications and establish a critical Automated Clearing House system to allow for more timely check clearing. 130 rural banks and 613 branches were automated." (<https://assets.mcc.gov/content/uploads/2017/05/countrybrief-2013002125101-ghana.pdf>) The computerization of operations and connectivity that MiDA was expected to have the following effects: · Improvement of the speed and reliability of transactions · Improvement accuracy and availability of accounts information · Reduction in check clearing times These improvements would not only make bank operations more efficient and potentially less costly per transaction, but they also improve the customer experience with the services offered by the bank. This, in turn, was expected to increase the number of clients, the number of deposits and credits, and the number of bank operations, among other outcomes.

PROGRAM PARTICIPANTS

The administrative data is sourced from Ghana's Apex Association of Rural Banks, and the 130 rural banks of Ghana. It includes more than a dozen financial indicators from the monthly prudential returns of each bank. Where available, data from each month were entered into this database, covering the period January 2009 - December 2013.

Sampling

Study Population

Rural banks of Ghana

Questionnaires

No content available

Data Collection

Data Collection Dates

| Start | End | Cycle |
|------------|------------|-------|
| 2015-11-01 | 2017-05-01 | N/A |

Data Processing

No content available

Data Appraisal

No content available